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March 30, 2001

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Date of Deposit March 30, 2001

I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to the Assistant Commissioner for Patents, Washington D.C. 20231

Box PATENT APPLICATION  
Assistant Commissioner for Patents  
Washington, D. C. 20231

Dear Sir:

Transmitted herewith for filing is the patent application of:

**Inventor(s): DENNIS P. DONNELLY; JOHN J. DONNELLY;  
THOMAS J. DONNELLY and JOEL D. VAN ZOMEREN**

**For: SYSTEM AND METHOD FOR TRANSFERRING CREDITS AS AN  
INCENTIVE FOR PROMPT PAYMENT**

**Our File No. 456703-1**

Enclosed are the following papers:

- ( ) Specification with attached Declaration
- (X) Specification without attached Declaration
- ( ) Formal drawings

Brian J. Laurenzo  
Name  
*Brian J. Laurenzo*  
Signature

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Assistant Commissioner for Patents

March 30, 2001

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- (X) Informal drawings (3 sets)
- ( ) Prior Art Statement under 37 C.F.R. §1.97
- ( ) Preliminary Amendment
- ( ) An Assignment of the invention in favor of the following organization is enclosed for recordation:

Any notice that is to be furnished to the above organization after grant of the patent should be addressed to the firm of the undersigned. Any notice for any other reason should be addressed to the organization with the notation, "Attention: Office of the President".

- ( ) Payment enclosed herewith includes a \$40.00 assignment recordation fee.
- ( ) Priority is hereby claimed based upon the following application, a copy of each being attached hereto:

- (X) The total amount due for the filing fee in this case is:

Basic filing fee, \$710 (\$355, small entity)	\$ <u>\$355.00</u>
Independent Claims in excess of 3, \$80.00 each (\$40, small entity)	\$ <u>\$240.00</u>
Total Claims in excess of 20, \$18.00 each (\$9, small entity)	\$ <u>\$378.00</u>
Multiple dependent claims, \$270.00 each (\$135, small entity)	\$ _____
Assignment, \$40	\$ _____

**GRAND TOTAL DUE** \$ **973.00**

- (X) Where a 50% fee reduction is indicated in the calculation in the preceding paragraph, documentation making this claim under 37 C.F.R. §1.9(f) is not enclosed herewith.

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- (X) Our payment is included in the amount of the GRAND TOTAL DUE in the following manner:
- (X) Our checks in the full amount are included.
- (X) The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Account No. 04-1420.
- (X) Deposit Account Authorized: In the event no specific fee has been authorized above or if a check is detached or misplaced, the Commissioner is authorized to charge the entire Basic Filing Fee of \$355.00 to our Deposit Account No. 04-1420, and unless it is indicated that the "additional fees" are being deferred under 35 USC §41(a), the said Commissioner is authorized to charge the GRAND TOTAL DUE to said Deposit Account. Any adjustment in the GRAND TOTAL DUE should be made to our Deposit Account No. 04-1420.
- (X) General Authorization. This paper constitutes a general authorization to the Commissioner for all fee requirements subsequent to the instant filing to charge all fees for amendments, petitions, and any and all other papers, to our Deposit Account No. 04-1420. This is not, however, an automatic authorization to mail a Notice of Allowance with a charge of the Issue Fee.

Respectfully submitted,

By: 

Brian J. Laurenzo

Registration No. 34,207

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